

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Gloria J Oakes** : Case No. 19-70297-JAD  
*Debtor(s)* : Chapter: 13

: Issued Per Oct. 3, 2019 Proceeding

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND  
TERMINATING WAGE ATTACHMENT**

**AND NOW**, this *The 3rd of October, 2019*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. §349. Creditors are directed to 11 U.S.C. §108(c) for time limits on filing a lawsuit to collect. **Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.**

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.

Jeffery A. Deller  
United States Bankruptcy Judge

Case Administrators to serve:  
All Creditors and All Parties In Interest

**Certificate of Notice Page 2 of 3**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
Gloria J Oakes  
Debtor

Case No. 19-70297-JAD  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: jhel  
Form ID: 309

Page 1 of 2  
Total Noticed: 13

Date Rcvd: Oct 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2019.

db +Gloria J Oakes, 155 Knisley Lane, Claysburg, PA 16625-8915  
15054428 +M & T Bank Mortgage, 1 Fountain Plz, Buffalo, NY 14203-1495

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: AISACG.COM Oct 04 2019 06:43:00 Capital One Auto Finance, a division of Capital On,  
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
15054423 EDI: GMACFS.COM Oct 04 2019 06:43:00 American Suzuki Fin Sv, 5700 Crooks Rd Ste 301,  
Troy, MI 48098  
15095493 EDI: GMACFS.COM Oct 04 2019 06:43:00 Ally Financial, PO Box 130424,  
Roseville MN 55113-0004  
15054422 +EDI: GMACFS.COM Oct 04 2019 06:43:00 Ally Financial, 200 Renaissance Ctr # B0,  
Detroit, MI 48243-1300  
15054424 EDI: CAPONEAUTO.COM Oct 04 2019 06:43:00 Capital One Auto Finan, Credit Bureau Dispute,  
Plano, TX 75025  
15054425 +E-mail/Text: bankruptcynotice@fcbanking.com Oct 04 2019 02:58:55 First Commonwealth Ban,  
600 Philadelphia St, Indiana, PA 15701-3904  
15054426 EDI: JEFFERSONCAP.COM Oct 04 2019 06:43:00 Jefferson Capital Syst, 16 Mcleland Rd,  
Saint Cloud, MN 56303  
15089407 EDI: JEFFERSONCAP.COM Oct 04 2019 06:43:00 Jefferson Capital Systems LLC, Po Box 7999,  
Saint Cloud Mn 56302-9617  
15054427 E-mail/Text: camanagement@mtb.com Oct 04 2019 02:59:02 M & T Bank, One Fountain Pl/3rd Fl,  
Buffalo, NY 14203  
15083945 E-mail/Text: camanagement@mtb.com Oct 04 2019 02:59:02 M&T Bank, P.O. Box 840,  
Buffalo, NY 14240-0840  
15054429 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Oct 04 2019 03:06:02 Regional Acceptance Co,  
300 Redland Ct, Owings Mills, MD 21117-3272

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr M&T BANK  
15075269\* ++ALLY FINANCIAL, ROSEVILLE BANKRUPTCY CENTER, 2740 ARTHUR STREET, ROSEVILLE MN 55113-1303  
(address filed with court: American Suzuki Fin Sv, 5700 Crooks Rd Ste 301, Troy, MI 48098)  
15075268\* +Ally Financial, 200 Renaissance Ctr # B0, Detroit, MI 48243-1300  
15075270\* Capital One Auto Finan, Credit Bureau Dispute, Plano, TX 75025  
15075271\* +First Commonwealth Ban, 600 Philadelphia St, Indiana, PA 15701-3904  
15075272\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303)  
15075274\* +M & T Bank Mortgage, 1 Fountain Plz, Buffalo, NY 14203-1495  
15075273\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
(address filed with court: M & T Bank, One Fountain Pl/3rd Fl, Buffalo, NY 14203)  
15075275\* +Regional Acceptance Co, 300 Redland Ct, Owings Mills, MD 21117-3272

TOTALS: 1, \* 8, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked ++ were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 05, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com  
Lawrence W. Willis on behalf of Debtor Gloria J Oakes ecf@westernpabankruptcy.com,  
urfreshstrt@gmail.com:willislr88866@notify.bestcase.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

District/off: 0315-7

User: jhel  
Form ID: 309

Page 2 of 2  
Total Noticed: 13

Date Rcvd: Oct 03, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Ronda J. Winnecour cmeccf@chapter13trusteewdpa.com

TOTAL: 4